

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

KELLY RENEE HERNANDEZ

CASE NO. 13-70437-HDH-13

AKA1:  
DBA1:  
SS#1: xxx-xx- 4318

AKA2:  
DBA2:  
SS#2:

---

**REPORT OF 341 MEETING**

---

I. 341 MEETING REPORT:

A. Orig. Date: 1/7/2014 Orig. Time: 1:00 PM Reset Date: Reset Time:  
B. Meeting Results: Adjourned  
C. Debtor(s): Debtor 1 Appeared  
D. Attorney for Debtor(s): Appeared  
E. Creditor Appearance: None  
F. Amount Paid to the Trustee as of 1/7/2014 \$430.00 First Payment Due Date: 1/2/2014

G. File Trustee's Motion to Dismiss because

H. B22C Information: B22C Form is: Complete

Budgeted Income: \$3,038.92 Expense: \$2,608.92 Surplus: \$430.00  
Plan Payment: \$430.00 Monthly Plan Term(Months): 59

I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00

Objection to Exemption of:

Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers: 01-70871-13-txn  
02-70239-13-txn

Object to Invoke Stay Pleading

Case Converted from Chapter 7, Bar Date Set: 4/7/2014 Date Converted from Chapter 7:

J. Required Information: WW Directive

K. Business Information:

L. Object to Confirmation: No

None at this time

M. Financial Management Class: Debtor 1 Appeared

N. Eligibility:

Certificate of Credit Counseling Filed: Debtor 1 Only

Credit Counseling Provider Approved: Yes

Debt Limits Exceeded (Secured-\$1,081,400; Unsecured-\$360,475): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00

Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: Good thank you!

Dated: 1/7/2014

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Brent Hagan

<b>Case Number:</b>	<b>13-70437</b>				
<b>Debtor:</b>	<b>HERNANDEZ</b>				
<b>Attorney:</b>	<b>MJW</b>				
<b>Presiding Officer:</b>	<b>Angela</b>				
<b>Calculation Date:</b>	<b>1/7/2014 8:35</b>				
<b>Domestic Support</b> <b>Input name from Plan</b>	<b>Arrears Enter amount from Plan</b>	<b>Int. Rate Enter from Plan</b>	<b>Term Per Plan</b>	<b>Calculated Monthly Payment</b>	<b>Total Pmt. Per Term of Plan</b>
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
<b>Secured Creditor/Collateral</b> <b>Input name from Plan</b>	<b>Value/Claim Amount Enter amount from Plan</b>	<b>Int. Rate Enter from Plan</b>	<b>Term Per Plan</b>	<b>Calculated Monthly Payment</b>	<b>Total Pmt. Per Term of Plan</b>
INDYMAC BANK	\$2,903.16	7.25%	59	\$58.64	\$3,459.93
REGIONAL ACCEPTANCE	\$13,562.94	6.00%	59	\$266.02	\$15,695.33
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
<b>Priority Creditor</b> <b>Input name from Plan</b>	<b>Value/Claim Amount Enter amount from Plan</b>		<b>Term Per Plan</b>	<b>Calculated Monthly Payment</b>	<b>Total Pmt. Per Term of Plan</b>
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
<b>Attorney Fees</b> <b>Paid Through the Plan</b>	\$3,176.00				\$3,176.00
<b>Noticing Fees</b>	\$42.24				\$42.24
<b>Clerk Filing Fees</b>					\$0.00
<b>Hardacre Minimum</b>	<b>\$0.00</b>	<-----			
Chapter 7 Minimum (Gross)					
Less Trustee Fees	\$0.00				
Less Attorney Fees	\$3,176.00				
Less Noticing Fees	\$42.24				
Less Clerk Filing Fees	\$0.00				
Less Scheduled Priority Claims	\$0.00				
Less Other (Explain Below)	\$0.00				
<b>Chapter 7 Minimum (Net)</b>	<b>\$0.00</b>	<-----			
<b>Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)</b>					<b>\$1,680.67</b>
<b>Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S &amp; Trustee Fee)</b>					<b>\$24,854.75</b>
<b>Debtor Plan Base (Monthly Payment X Term)</b>					<b>\$25,370.00</b>
<b>Surplus (Debtor Plan Base - Calculated Base)</b>					<b>\$515.25</b>

**Comments:**